

Information to identify the case:

Debtor 1	<u>James M. Vitale II</u>	Social Security number or ITIN	xxx-xx-7383
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Melissa M. Vitale</u>	Social Security number or ITIN	xxx-xx-0681
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-31164-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James M. Vitale II

Melissa M. Vitale
aka Melissa Marie Vitale, fka Melissa Leary

9/19/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James M. Vitale, II
Melissa M. Vitale
Debtors

Case No. 18-31164-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Sep 19, 2023

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ James M. Vitale, II, Melissa M. Vitale, 79 Freedom Road, Sewell, NJ 08080-1831
cr	+ QUICKEN LOANS INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517832763	Infiniti Financial Services, PO Box 740596, Cincinnati, OH 45274-0596
517832766	++ NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 address filed with court:, Nissan Infiniti LT, PO Box 254648, Sacramento, CA 95865
517877163	+ Navient Solutions, LLC. on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
517832767	+ Penn Valley Anes Assoc, PO Box 1742, Mount Laurel, NJ 08054-7742
517871831	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517873463	+ TD Bank, N.A. c/o, Richard J. TRACY III, Esq, 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835
517832772	+ The Endo Center at Voorhees, 93 Cooper Road, Voorhees, NJ 08043-4910

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2023 21:32:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2023 21:32:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517832762	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 19 2023 21:32:00	Honda Financial Services, PO Box 65507, Wilmington, DE 19808-0507
517832753	EDI: WFFC.COM	Sep 20 2023 01:12:00	American Honda Finance, 201 Little Falls Dr, Wilmington, DE 19808
517866046	Email/Text: ebnbankruptcy@ahm.honda.com	Sep 19 2023 21:32:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
517832754	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	Amex Department Stores N, PO Box 8218, Mason, OH 45040-8218
517832755	EDI: BANKAMER.COM	Sep 20 2023 01:12:00	Bank of America, PO Box 15019, Wilmington, DE 19850-5019
517919934	+ EDI: BANKAMER2.COM	Sep 20 2023 01:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517832756	EDI: CITICORP.COM	Sep 20 2023 01:12:00	Best Buy Credit Services, PO Box 6204, Sioux Falls, SD 57117-6204
517832757	EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
517943783	EDI: CAPITALONE.COM	Sep 20 2023 01:12:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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517915259	+ Email/Text: RASEBN@raslg.com	Sep 19 2023 21:31:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517832759	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	CitiCards, PO Box 6500, Sioux Falls, SD 57117-6500
517832760	EDI: WFNNB.COM	Sep 20 2023 01:12:00	Comenity - Loft MC, PO Box 182125, Columbus, OH 43218-2125
517832761	EDI: DISCOVER.COM	Sep 20 2023 01:12:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
517832764	+ EDI: CITICORP.COM	Sep 20 2023 01:12:00	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
517950817	EDI: Q3G.COM	Sep 20 2023 01:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517843553	EDI: DISCOVER.COM	Sep 20 2023 01:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517832758	EDI: JPMORGANCHASE	Sep 20 2023 01:12:00	Chase Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153
518887382	Email/Text: legaldivision@kheaa.com	Sep 19 2023 21:31:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518887383	Email/Text: legaldivision@kheaa.com	Sep 19 2023 21:31:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
517940168	Email/PDF: resurgentbknofications@resurgent.com	Sep 19 2023 21:51:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517832765	EDI: NAVIENTFKASMSERV.COM	Sep 20 2023 01:12:00	Navient Federal Loan Trust, PO Box 9500, Wilkes Barre, PA 18773-9500
517877173	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Sep 19 2023 21:31:00	Navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., GLHEC and Affiliates, PO BOX 8961, Madison, WI 53708-8961
517907927	Email/Text: NissanBKNotices@nationalbankruptcy.com	Sep 19 2023 21:31:00	Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
517936278	EDI: PRA.COM	Sep 20 2023 01:12:00	Portfolio Recovery Associates, LLC, c/o Gap Visa Card, POB 41067, Norfolk VA 23541
517894952	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 19 2023 21:33:00	QUICKEN LOANS , INC, 635 WOODWARD AVE, DETROIT MI 48226-3408
517932122	EDI: Q3G.COM	Sep 20 2023 01:12:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517832768	+ Email/Text: bankruptcyteam@quickenloans.com	Sep 19 2023 21:33:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
517834842	+ EDI: RMSC.COM	Sep 20 2023 01:12:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517832769	EDI: RMSC.COM	Sep 20 2023 01:12:00	Synchrony Bank/Gap, PO Box 965060, Orlando, FL 32896-5060
517832771	EDI: TDBANKNORTH.COM	Sep 20 2023 01:12:00	TD Bank, 1701 Marlton Pike E, Cherry Hill, NJ 08034
517832770	+ EDI: LCITDAUTO	Sep 20 2023 01:12:00	TD Bank, 200 Carolina Point Pkwy, Building B, Greenville, SC 29607-5766

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517882741		QUICKEN LOANS, INC.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
Brian C. Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Richard S. Hoffman, Jr.	on behalf of Joint Debtor Melissa M. Vitale rshoffman@hoffmandimuzio.com jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
Richard S. Hoffman, Jr.	on behalf of Debtor James M. Vitale II rshoffman@hoffmandimuzio.com, jvillone@hoffmandimuzio.com;hoffmanrr81909@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8